

SEALED

AO 91 (Rev. 11/11) Criminal Complaint

UNITED STATES DISTRICT COURT

for the

District of Oregon

United States of America)

v.)

ANNDREA D. JACOBS)

Case No. 3:20-mj-00116)

*Defendant(s)***CRIMINAL COMPLAINT
BY TELEPHONE OR OTHER RELIABLE ELECTRONIC MEANS**

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of Aug. 2019 through Oct. 2019 in the county of Hood River in the

District of Oregon, the defendant(s) violated:*Code Section*

18 U.S.C. 1344(2)

Offense Description

Bank Fraud

This criminal complaint is based on these facts:

See attached affidavit of Special Agent Joseph Jacoby incorporated herein by reference.☒ Continued on the attached sheet.By telephone
Complainant's signature

FBI Special Agent Joseph M. Jacoby

*Printed name and title*Attested to by the applicant in accordance with the requirements of Fed. R. Crim. P. 4.1 by
telephone at 9:39 a.m./p.m.Date: May 21, 2020[Signature]
*Judge's signature*City and state: Portland, Oregon

Hon. John V. Acosta, US Magistrate Judge

Printed name and title

DISTRICT OF OREGON, ss: AFFIDAVIT OF JOSEPH M. JACOBY

Affidavit in Support of a Criminal Complaint and Arrest Warrant

I, Joseph Jacoby, being duly sworn, do hereby depose and state as follows:

Introduction and Agent Background

1. I am a Special Agent with the Federal Bureau of Investigation and have been since July 2015. My current work focuses on identifying and investigating white-collar crime. Upon joining the FBI, I completed twenty-one weeks of investigative training at the FBI Academy in Quantico, Virginia. Prior to working for the FBI, I was employed as a law enforcement officer with the Federal Air Marshal Service for approximately four and a half years.

2. I submit this affidavit in support of a criminal complaint and arrest warrant for Anndrea D. Jacobs for Bank Fraud in violation of Title 18 USC Section 1344. As set forth below, there is probable cause to believe, and I do believe, that Anndrea D. Jacobs committed Bank Fraud in violation of Title 18, United States Code, Section 1344.

3. This affidavit is intended to show only that there is sufficient probable cause for the requested warrant and does not set forth all of my knowledge about this matter. The facts set forth in this affidavit are based on my own personal knowledge, knowledge obtained from other individuals during my participation in this investigation (including through my review of records created by others and communications with witnesses and other law enforcement officers), and knowledge acquired through my training and experience.

Applicable Law

4. Title 18, United States Code, Section 1344 provides that whoever knowingly executes, or attempts to execute, a scheme or artifice (1) to defraud a financial institution; or (2) to obtain any of the moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises; shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both.

Statement of Probable Cause

5. The investigation of Anndrea Jacobs for alleged bank fraud began on or around May 14, 2020, when the U.S. Attorney's office received notification of an alleged theft of funds by Anndrea Jacobs from a dental practice located in Hood River, Oregon. Jacobs was contracted by the dental practice to assist with medical billings and other duties. Based on a review of the records available to me at this time and statements from the victim of the theft, hereafter referred to as AV-1, it appears that, from approximately August 2019 through October 2019, Anndrea Jacobs stole checks made payable to the dental practice in amounts totaling approximately \$22,862.16.

6. I am aware Anndrea Jacobs is currently awaiting trial on a fifteen-count indictment returned by a federal grand jury sitting in the District of Oregon on September 12, 2018, in United States District Court case number 3:18-cr-00427-HZ. That trial is currently scheduled to proceed on August 3, 2020. The indictment charges Jacobs with four counts of Wire Fraud, five counts of Filing False Income Tax Returns, four counts of Aiding and Assisting in the Filing of False Income Tax Returns, one count of False Impersonation of an Employee of

the United States, and one count of Aggravated Identity Theft. As the indictment recounts, those charges stem from a scheme, similar to the one at issue here, in which Jacobs embezzled funds from a medical practice in La Grande, Oregon.

7. AV-1 provided copies of a complaint filed on January 24, 2020, in the Hood River County Circuit Court for The State of Oregon in a case styled HR Dental East, P.C. vs. John Doe, as well as other records relating to that civil proceeding. These records included bank records from Wells Fargo. The complaint is a John Doe complaint because, at the time of the filing, AV-1 was unaware that Anndrea Jacobs had stolen the missing checks.

8. I learned from AV-1 that a subpoena issued to Wells Fargo Bank to identify the bank account through which the missing checks had been negotiated resulted in the identification of a Wells Fargo personal account ending in 8392 in the names of Anndrea Jacobs and her husband, Kraig Jacobs.

9. I reviewed bank records from Wells Fargo, including bank statements and copies of checks deposited into the above-referenced account. I noted in my review that the several of those checks were payable to HR Dental East, P.C., and bore no endorsements. Based on this review of the bank records and missing checks identified by AV-1, I have reason to believe the following missing checks totaling \$22,862.16 were stolen by Anndrea Jacobs and deposited into Anndrea Jacobs's personal account ending in 8392:

- Check #12791099 for \$6,049.63, deposited on September 3, 2019
- Check #12794818 for \$3,157.66, deposited on September 9, 2019
- Check #12799525 for \$4,079.99, deposited on September 16, 2019
- Check #12808153 for \$1,662.49, deposited on September 23, 2019
- Check #12812923 for \$1,975.71, deposited on September 30, 2019
- Check #12818503 for \$6,749.59, deposited on October 3, 2019
- Check #12824256 for \$3,267.08, deposited on October 21, 2019.

10. When AV-1 learned on or about May 12, 2020, that the missing checks had been deposited into Anndrea Jacobs's Wells Fargo personal bank account, AV-1 confronted Jacobs in the office of the dental practice. Jacobs told AV-1 she had paid the money back and tried to blame the theft on a Texas company she had been working with. (Anndrea Jacobs told AV-1 on an earlier date she was selling her own business to a Texas company.) Jacobs did not deny stealing the checks and told AV-1 she could prove her innocence if he would agree to a meeting with the Texas company. Finally, she offered to pay the money back and told AV-1 she wanted to continue working with him. After the confrontation, Anndrea Jacobs was terminated and left the dental practice.

11. On May 13, 2020, Anndrea Jacobs emailed AV-1 and the business manager of the dental practice and asked for wire instructions so she could wire the missing funds to them. Jacobs stated the money would be wired from a CPA firm located in Portland, Oregon.

12. I reviewed a text message from Anndrea Jacobs to AV-1 dated May 15, 2020, wherein Jacobs stated the wire would be processed Monday (May 18, 2020). AV-1 informed me no money has been received from Anndrea Jacobs as of May 20, 2020.

13. I learned from AV-1 that, during Jacobs's contract employment with the dental practice, Jacobs worked at a computer in the administrative area of the office. Consequently, she had access to opened mail that included checks and payments received from dental benefit companies and patients of the dental practice.

14. I learned from AV-1 that, after he began notifying dental benefit companies about the missing checks, and before he discovered Anndrea Jacobs had stolen them, Jacobs had returned about \$26,000 of stolen checks directly to the dental benefit companies. He knows the amount because the dental benefit companies began re-issuing some of those checks.

15. I was informed by AV-1 that the dental practice is still in the process of determining the total amount of checks and other funds stolen by Anndrea Jacobs but estimates the total loss as of May 20, 2020, may be at least \$50,000.00.

16. I have reason to believe based on the facts set forth in this affidavit that Anndrea Jacobs committed Bank Fraud by stealing checks from AV-1 and fraudulently negotiating those checks through her personal checking account at Wells Fargo Bank, N.A., a federally insured financial institution.

Conclusion


17. Based on the foregoing, I have probable cause to believe, and I do believe, that Anndrea D. Jacobs committed Bank Fraud in violation of Title 18, United States Code, Section 1344. I therefore request that the Court issue a criminal complaint and arrest warrant for Anndrea D. Jacobs.

18. Prior to being submitted to the Court, this affidavit, the accompanying complaint and the arrest warrant were all reviewed by Assistant United States Attorney Ryan Bounds, who

advised me that in his opinion the affidavit and complaint are legally and factually sufficient to establish probable cause to support the issuance of the requested criminal complaint and arrest warrant.

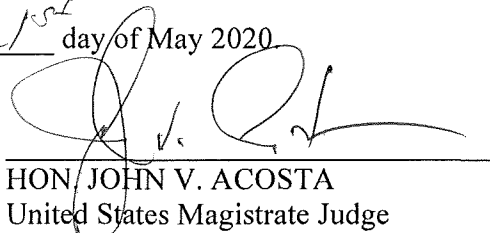
Request for Sealing

19. It is respectfully requested that the Court issue an order sealing, until further order of the Court, all papers submitted in support of the requested criminal complaint and arrest warrant. I believe that sealing these documents is necessary because disclosure of the criminal investigation and pending arrest warrant at this time may cause flight from prosecution the destruction of or tampering with evidence, and other jeopardy to this investigation.

By telephone 

JOSEPH M. JACOBY
FBI Special Agent

Subscribed and sworn to before me this 21st day of May 2020



HON. JOHN V. ACOSTA
United States Magistrate Judge